

### REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. A number of the claims are amended hereby. The claims have been amended merely to expedite the prosecution of the instant Application. Therefore, the claim amendments should not be considered as being made for reasons related to patentability. Claims are canceled hereby are canceled without prejudice or disclaimer.

#### Rejections Under 35 U.S.C. § 112

A number of claims stand rejected under 35 U.S.C. § 112, second paragraph. Applicant respectfully submits that the amendments to the claims and/or cancellation of claims render the rejection under Section 112 moot. Accordingly, Applicant respectfully requests the Examiner to reconsider and withdraw the present rejection.

#### Rejections Under 35 U.S.C. § 103

Claims 1, 2, 6-8, 10-12, 14, 15, 17-24, 27-29, 34-38, 40, 41, 43, 45, 46, 49 and 60-63 stand rejected under 35 U.S.C. §103(a) as being obvious in view of U.S. Patent Publication No. 20020099586 to Bladen et al. (hereinafter "Bladen"), U.S. Patent Publication No. 20030037063 to Schwartz (hereinafter "Schwartz") and U.S. Patent No. 6,785,728 to Schneider et al. (hereinafter "Schneider"). Additionally, claims 3-5, 46 and 47 stand rejected under 35 U.S.C. §103(a) as being obvious in view of Bladen and Schwartz, and further in view of U.S. Patent

Publication No. 20030135554 to Belloti et al. (hereinafter "Belloti"). These rejection are respectfully traversed.

At the outset, Applicant respectfully submits that the rejections of those claims canceled hereby are moot. Accordingly, the Applicant requests the Office to reconsider and withdraw those claim rejections.

**Amended claim 1** of the present Application recites:

A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information,

*wherein the risk management information is segmented within the database for association with a plurality of companies having proprietary interest in, and authorized access to, one or more segments of the risk management information, and wherein the risk management information pertains to property risks associated with loss of existing property associated with the plurality of entities located at a plurality of respective facilities.* (Emphasis added.)

The combination of relied upon citations does not render obvious at least *"wherein the risk management information is segmented within the database for association with a plurality of companies having proprietary interest in, and authorized access to, one or more segments of the risk management information, and wherein the risk management information pertains to property risks associated with loss of existing property associated with the plurality of entities located at a plurality of respective facilities."* (Emphasis added.) To summarize, the combination relied upon by the Office, and in particular the cited document Schneider, does not suggest the segmented "risk management information", and/or that the "risk management information pertains to property risks associated with

loss of existing property associated with the plurality of entities located at a plurality of respective facilities."

The Office essentially asserts that Schneider discloses the foregoing limitations of claim 1 at column 21, line 56 through column 22, line 25. Applicant has carefully considered this cited portion of Schneider and also the entirety of the relied upon document, but was unable to find any disclosure that approaches at least the limitations emphasized in the reproduced claim 1. Therefore, for at least the foregoing reasons, the combination does not render the subject matter of claim 1 obvious and the rejection should be reconsidered and withdrawn.

The remaining claims depend from claim 1 and the rejections with regard to those claims should be withdrawn by virtue of the dependency. Moreover, the dependent claims recite features that, when taken together with those of claim 1, are not rendered obvious by Bladen, Schwartz and Schneider, or Bladen, Schwarz and Belloti.

Conclusion

In accordance with the foregoing remarks, Applicant believes that the pending claims are allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney at the provided email address.

Respectfully Submitted,

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